

Group Universal Life Insurance Online Enrollment Instructions

Employee:

User ID:

Online Enrollment Web Site:

www.lifebenefits.com

Password: Your 8 digit date of birth (mmddyyyy)
and the last 4 digits of your SSN

Enrollment Deadline:

Log on tips: your user ID is your employee ID with the letter "d" in front. All employee ID's are numeric. If your employee ID is 012345, your user ID is d012345. If your date of birth is May 2, 1960 and your SSN is 123-45-6789, your password is 050219606789.

What You Need to Do

1. **Go to Minnesota Life's enrollment site** at www.lifebenefits.com. (You can also access the web site through delawarepersonnel.com/benefits.) Once in Minnesota Life's web site, read the *Welcome* page, select the web site requirements link and verify that you meet the requirements.
2. **Return** to the *Welcome* page and enter the User ID and the Password as shown in the formula above. You'll be asked to change your password when you enter the web site for the first time.
3. **Review the plan design** information under the *Plan Overview* section and complete the insurance needs calculator under the *Online Resources* section if you're not sure how much life insurance is right for you.
4. **Decide if you want to participate in the Cash Accumulation Account of the plan.** You can save money tax-deferred through this option. any additional amounts will also be deducted from your paycheck. You can change your additional contributions at any time in the future.
5. **Enroll** for Group Universal Life (GUL) coverage for yourself and Term Life for your dependents. You will also be asked to designate your beneficiary(ies) for your GUL coverage. (You are the beneficiary for any dependent insurance you elect.)
6. **Submit** your online GUL application and health questions, if applicable.

What If You Have Questions?

Minnesota Life will be your resource to answer questions, file claims, process enrollments/coverage changes, and make beneficiary designations. The enclosed brochure provides additional detail on the life insurance options available to you. This information is also available online.

To have your questions answered or for assistance in enrolling, please call our toll-free customer service number at **1-877-215-1489**. Our experienced insurance specialists will be happy to help you Monday through Friday from 8:00 a.m. to 7:00 p.m. Eastern Time.

Online enrollment is strongly encouraged.

If you do not have internet access, please complete the paper enrollment application in this packet.

Please see enrollment instructions on reverse side

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